

To whom it may concern:

Grupo Humano, a Dominican equity consortium, specialist in personal insurance, has two subsidiaries: **Primera ARS**, a market leader, has over **one million insured customers** in the Social Security market; and **Humano Seguros** which is one of the main insurance companies in the Dominican Republic, with over **450 thousand insured customers** to whom we provide individual and corporate health and life solutions. Currently, Humano is one of the **top 20 companies to work for in Latin America**, with over **1,600 direct employees** and invoices of over **\$500 million USD every year**.

Between February and August 2018, we developed, in conjunction with London Consulting Group, the "Optima" improvement project. The objective of the project was to develop initiatives which could optimize our medical costs through the implementation of a methodology which focused on continuously improving our processes in the Authorizations, Recruiting, and Medical Auditing departments.

The way change was managed, the training process, the dedication displayed by the members of the team, the applied methodology and the way it evolved throughout the different phases of the project, enabled our business to achieve both quantitative and qualitative results. The main initiatives which generated these results were:

- 0.63% increase in medical authorization precision for ambulatory care in assisted service platforms, translating into a 70% reduction in errors for this type of transactions with identifying amounts
- 27% improvement in the Average Medical Reimbursement Discount rates, which are used to mitigate improper payments due to fraud, waste and abuse (FWA); for Standard based clinical Audits.
- 35% improvement in the % of Discount rates due to FWA over Revised Amounts for Standard based clinical Audits.
- 11% improvement in the % of Discount rates due to FWA over the Volume of Revised Medical Reimbursements (Productivity).
- Developing 8 procedure packages and negotiating with 153 service providers using the supplier negotiation methodology.

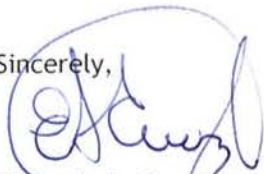
Other benefits and impacts of the Project:

- Implementing forums, tools, and the feedback, calibrating, and results follow up methodology for the assisted authorizations and parameter management model.
- Creating control boards for the standard based clinical audits and the documents for each zone, which measured the key management indicators in that department.
- Creating an inpatient average length of stay control model and tool which detected the deviations by Dx.
- Designing the methodology used to categorize the service providers (600 providers categorized), in order to standardize tariffs.
- Designing and implementing the service provider network updating committee, developing and implementing a control board used to analyze the network.

The project was successfully concluded within the agreed time frame meeting our expectations, generating a return on investment by the end of July of **0.9 to 1**, with a forecasted return of **5.3 to 1** within the next 12 months. This is due to the professional work undertaken by both the Humano personnel, as well as London Consulting Group's team.

We are happy to recommend **London Consulting Group** as a professional and committed firm. Their methodology was very effective, and it promoted a sense of involvement and commitment at all levels of the organization. They positively changed the personnel's work culture through the implementation of practical solutions, their leadership skills, and their commitment to capitalizing on tangible results in a short period of time.

Sincerely,



Eduardo A. Cruz
Executive President

Santo Domingo, Dominican Republic
6th of September 2018

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Grupo Humano, an equity consortium based in the Dominican Republic and a specialist in personal insurance, has two subsidiaries: **Primera ARS**, a market leader, with over **one million insured customers** in the Social Security market; and **Humano Seguros**, which is one of the main insurance companies in the Dominican Republic, with over **450,000 insured customers** to whom we provide individual and corporate health and life insurance solutions. Currently, Humano is one of the **top 20 companies to work for in Latin America**, with over **1,600 direct employees** and annual invoicing of over **US \$500 million**.

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We would like to acknowledge **London Consulting Group's Human Development** department for their excellent work as leaders of the **Human Development Program** which was directed towards the personnel within the "**OPTIMA**" Continuous Improvement Project's scope. We would like to highlight some of the activities which were undertaken:

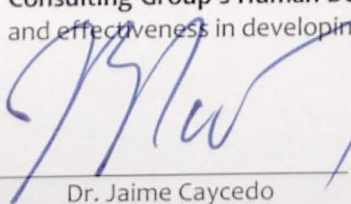
▼ **Communications Program:**

*This program managed to continuously maintain, both the project's participating personnel and the rest of the organization, informed on the advances, initiatives and results through the use of newsletters. Furthermore, through the "**Team Contract**", we were able to promote values, behaviors and attitudes which were critical for the project's success.*

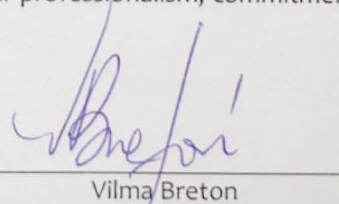
▼ **Strategic Coaching and defining action plans:** In these one-on-one sessions, concerns and necessities, as well as strengths and opportunities, were identified and individual improvement action plans were devised accordingly.

▼ **Managerial and Operative Skills Seminars:** 7 very dynamic workshops were developed which significantly improved our personnel's knowledge and skills. This program impacted **96 key participants** in both the Santo Domingo and the Santiago de Los Caballeros' offices.

Without a doubt, this program has been very important to our organization. The increased level of openness towards change, along with the new set of skills that were acquired, greatly improved our personnel's leadership skills. Due to this, we highly recommend **London Consulting Group's Human Development department** for their professionalism, commitment and effectiveness in developing a program of this nature.



Dr. Jaime Caycedo
VP Técnica de Salud
Humano Seguros



Vilma Breton
VP SAC y Operaciones
Humano Seguros